

Commonwealth of Kentucky
Personnel Cabinet

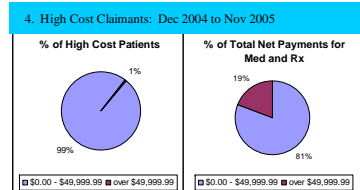
Prepared for:
Kentucky Group Health Insurance Board Members

April 24, 2006

Based on Incurred Claims

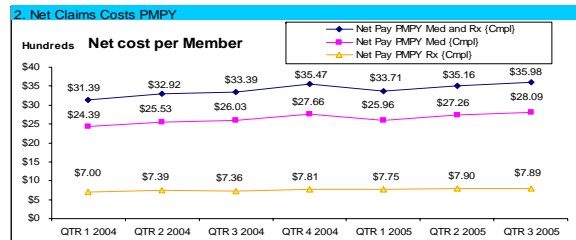
Includes projections for Incurred by not yet reported claims (IBNR or CMPL)

1. Enrollment			
	Dec 2004 - Nov 2005	Dec 2003 - Nov 2004	% Change
Covered Members			
Employees Avg Med	143,836.30	143,775.10	0.00%
Members Avg Med	229,481.50	227,848.80	0.70%
Family Size Avg	1.6	1.6	0.70%
Member Age Avg	37.1	36.8	0.70%



5. Prescription Drug Programs				
Fact	Dec 2003 - Nov 2004	Dec 2004 - Nov 2005	% Change	
Mail Order	Discount Off AWP % Rx	21.00%	25.31%	20.49%
	Scripts Generic Efficiency Rx	83.20%	86.42%	3.87%
Retail	Discount Off AWP % Rx	24.37%	28.56%	17.22%
	Scripts Generic Efficiency Rx	86.48%	89.96%	4.03%
-Missing	Discount Off AWP % Rx	16.00%	22.53%	40.82%
	Scripts Generic Efficiency Rx	75.70%	80.34%	6.13%
Total	Discount Off AWP % Rx	24.13%	28.38%	17.60%
	Scripts Generic Efficiency Rx	86.43%	89.91%	4.03%
	Scripts Maint Rx % Mail Order	1.49%	2.04%	36.81%

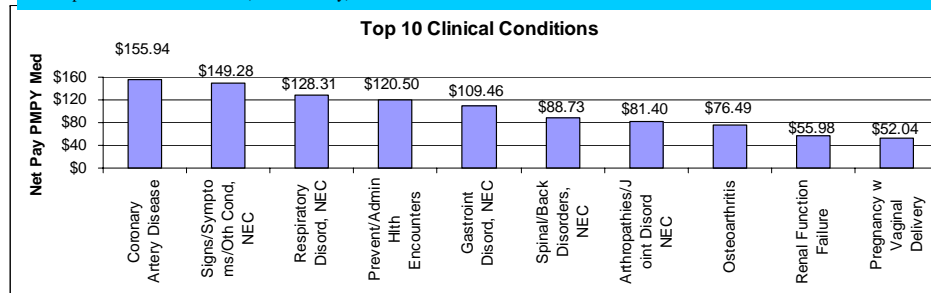
6.b. Cost Driver Support Table			
Fact	Dec 2003 - Nov 2004	Dec 2004 - Nov 2005	% Change
Allow Amt Per Day Adm Acute	\$2,340.57	\$2,828.65	20.85%
Days Per 1000 Adm Acute	\$358.74	\$308.09	-14.12%
Allow Amt Per Visit OP Fac Med	\$445.10	\$671.55	50.88%
Visits Per 1000 OP Fac Med	\$2,078.91	\$1,476.67	-28.97%
Allow Amt Per Visit Office Med	\$100.69	\$104.03	3.32%
Visits Per 1000 Office Med	\$6,790.43	\$7,310.47	7.66%
Allow Amt Per Day Supply Rx	2	\$2.17	5.85%
Days Supply PMPY Rx	496	\$498.68	0.62%



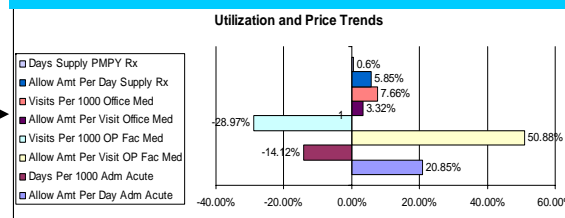
3. Allowed Claims Costs PMPY with Nums						
	Dec 2003 - Nov 2004	Dec 2004 - Nov 2005	Trend	Recent US Norm	Comp to Norm	
Allow Amt PMPY Med (Cmpl)	\$2,869.46	\$3,104.36	8%	\$3,359.81	-8%	
Allow Amt PMPY IP Acute (Cmpl)	\$849.33	\$901.62	6%	N/A	N/A	
Allow Amt PMPY OP Med (Cmpl)	\$1,974.79	\$2,182.82	11%	\$2,167.64	1%	
Allow Amt PMPY OP Fac Med (Cmpl)	\$925.44	\$1,011.64	9%	N/A	N/A	
Allow Amt PMPY Office Med (Cmpl)	\$683.88	\$771.38	13%			
Allow Amt PMPY OP Lab (Cmpl)	\$132.93	\$135.45	2%		N/A	
Allow Amt PMPY OP Rad (Cmpl)	\$248.71	\$288.80	16%		N/A	
Out of Pocket PMPY Med (Cmpl)	\$277.83	\$296.94	7%	\$524.00	-76%	
Allow Amt PMPY Rx (Cmpl)	\$1,013.99	\$1,080.27	7%	\$891.93	17%	
Out of Pocket PMPY Rx (Cmpl)	\$275.49	\$275.62	0%	\$275.62	0%	

Above Norm
Below Norm

7. Top 20 Clinical Conditions (Medical Only): Dec 2004 to Nov 2005



6. Cost Drivers



Introduction

The Department for Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees Health Plan. In response to requests for data analysis this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to continue to provide current information about Kentucky's Health Insurance Program.

Overview

This report is compiled using Medstat, which is DEI's health insurance information management system. Medstat warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Generally historical reports that are based on paid claims will not fluctuate significantly with each new database update unless claims adjustments have been made to previously paid claims. There is an exception to that rule for claims paid on or after January 2006. Prior to 2006, carriers submitted claims information to Medstat on a quarterly basis. Beginning in 2006 Humana and Express Scripts began submitting claims data on a monthly basis. Anthem, Bluegrass Family Health, CHA Health, and United Healthcare will continue to submit run out claims information in 2006; however, Anthem and United Healthcare will only submit data quarterly while Bluegrass Family Health and CHA have converted to a monthly schedule. Therefore, historical reports for 2006 "paid" claims will fluctuate significantly depending on the last database update.

Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Medstat is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2005 Medstat processed enrollment information for a total of 253,984 members as well as 7,196,138 claims (3,083,368 Medical claims and 4,048,853 prescriptions) from up to five different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Medstat.

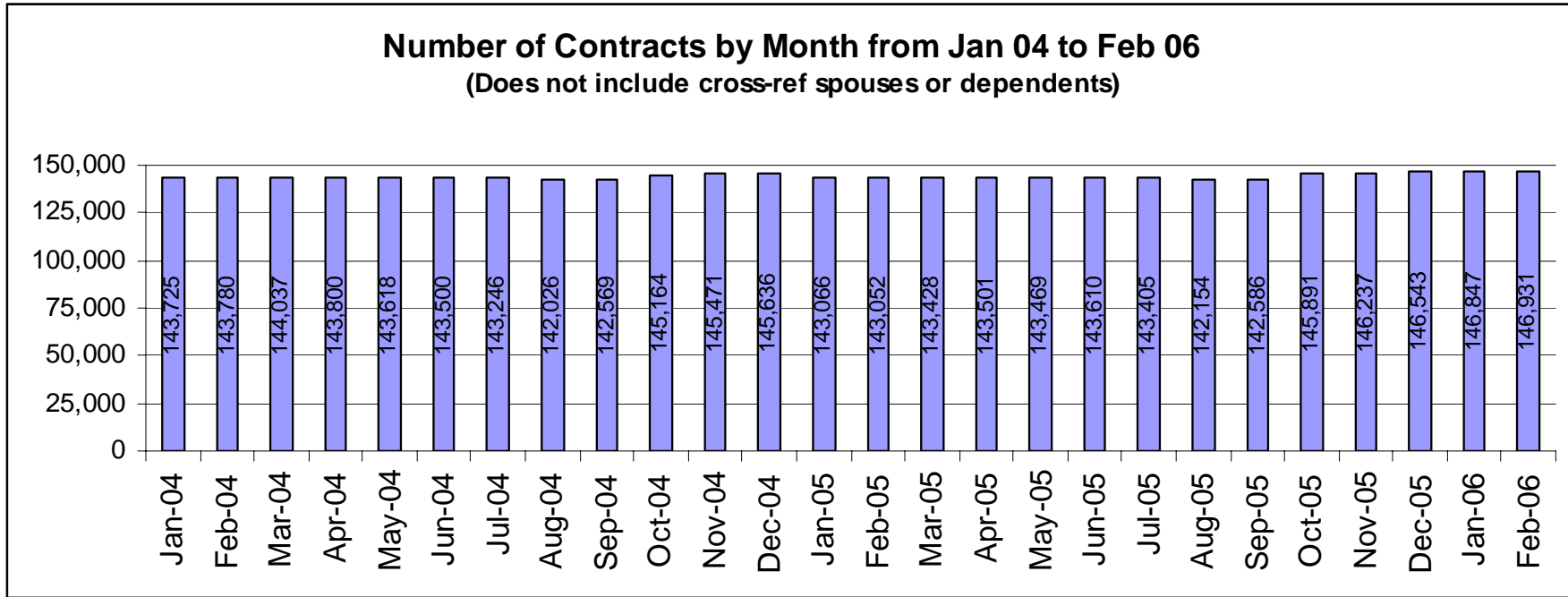
Definitions

DEI utilized the following definitions in preparing reports:

- “Employee” represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Medstat deals with Cross-reference plans uniquely. Although there are in fact two “employees” Medstat can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- “Member” includes all employees plus any dependents who are covered through the KEHP. Members may also be referred to as “covered lives”.
- “Group” is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- “Plan” is Commonwealth Essential, Commonwealth Enhanced, Commonwealth Premier, HMO Option A, HMO Option B, POS Option A, POS Option B, PPO Option A, PPO Option B, or EPO Option C.
- “Carrier” may be Aetna, Anthem, Bluegrass Family Health, CHA Health, United Healthcare, or Humana (please note that Express Scripts data is designated as Humana).

Enrollment

The following details planholder enrollment (contracts) from January 2004 through February 2006. (Note: There have been approximately 5,000 to 7,000 cross-referenced spouses in any given month that are not included in the following chart.)



The following shows the number of cross-reference spouses by month from January 2004 to February 2006.

Time Period	Number of Cross- Reference Spouses
Jan-04	5,035
Feb-04	5,034
Mar-04	5,035
Apr-04	5,047
May-04	5,041
Jun-04	5,040
Jul-04	5,009
Aug-04	4,951
Sep-04	4,937
Oct-04	4,978
Nov-04	4,972
Dec-04	4,966
Jan-05	6,933
Feb-05	6,960
Mar-05	6,996
Apr-05	7,008
May-05	7,026
Jun-05	7,028
Jul-05	7,018
Aug-05	6,960
Sep-05	6,985
Oct-05	7,100
Nov-05	7,106
Dec-05	7,117
Jan-06	7,075
Feb-06	7,072

The following represents planholder enrollment by group by month from January 2004 to February 2006.

Date	School Boards	KTRS	KRS	State Employees	Others*	Totals
Jan-04	66,989	14,122	19,723	33,655	9,236	143,725
Feb-04	66,889	14,167	19,933	33,538	9,253	143,780
Mar-04	67,169	14,095	19,952	33,501	9,320	144,037
Apr-04	67,144	13,995	19,933	33,411	9,317	143,800
May-04	67,087	13,937	19,953	33,309	9,332	143,618
Jun-04	67,044	13,890	20,022	33,216	9,328	143,500
Jul-04	66,437	14,043	20,300	33,034	9,432	143,246
Aug-04	63,993	14,973	20,565	32,953	9,542	142,026
Sep-04	64,275	15,014	21,417	32,178	9,685	142,569
Oct-04	66,794	14,945	21,535	31,994	9,896	145,164
Nov-04	67,052	14,895	21,667	31,940	9,917	145,471
Dec-04	67,170	14,843	21,685	32,037	9,901	145,636
Jan-05	65,778	14,746	21,621	31,505	9,416	143,066
Feb-05	65,630	14,758	21,734	31,453	9,477	143,052
Mar-05	66,006	14,698	21,715	31,509	9,500	143,428
Apr-05	66,075	14,635	21,713	31,581	9,497	143,501
May-05	66,059	14,566	21,695	31,642	9,507	143,469
Jun-05	66,084	14,493	21,759	31,778	9,496	143,610
Jul-05	65,200	14,766	22,115	31,748	9,576	143,405
Aug-05	63,275	15,344	22,289	31,814	9,432	142,154
Sep-05	63,438	15,325	22,827	31,623	9,373	142,586
Oct-05	66,491	15,263	22,862	31,750	9,525	145,891
Nov-05	66,815	15,207	22,896	31,792	9,527	146,237
Dec-05	67,005	15,136	22,900	31,937	9,565	146,543
Jan-06	67,867	15,299	23,200	32,143	8,338	146,847
Feb-06	67,783	15,288	23,386	32,130	8,344	146,931

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

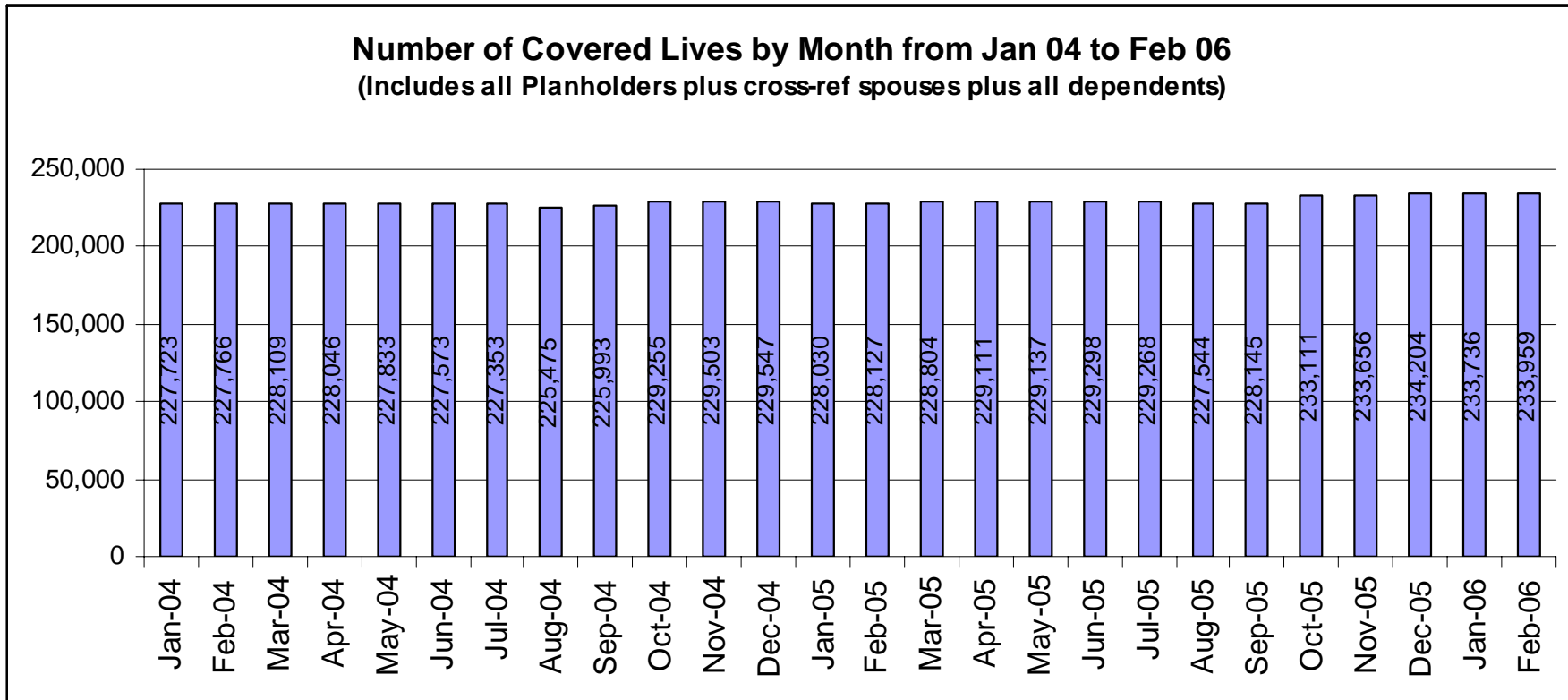
The following represents planholder enrollment by plan by month from January 2004 to February 2006.

Time Period	Commonwealth Enhanced	Commonwealth Essential	Commonwealth Premiere	EPO Option C	HMO Option A	HMO Option B	POS Option A	POS Option B	PPO Option A	PPO Option B	Total
Jan-04	0	0	0	1,963	23,117	24,017	5,816	2,252	82,435	4,125	143,725
Feb-04	0	0	0	1,964	23,033	23,984	5,778	2,248	82,630	4,143	143,780
Mar-04	0	0	0	1,965	22,969	23,962	5,746	2,239	82,987	4,169	144,037
Apr-04	0	0	0	1,970	22,854	23,919	5,676	2,229	82,983	4,169	143,800
May-04	0	0	0	1,973	22,751	23,861	5,636	2,219	83,006	4,172	143,618
Jun-04	0	0	0	1,973	22,674	23,817	5,609	2,213	83,036	4,178	143,500
Jul-04	0	0	0	1,966	22,547	23,756	5,577	2,208	82,998	4,194	143,246
Aug-04	0	0	0	1,953	22,298	23,530	5,494	2,189	82,389	4,173	142,026
Sep-04	0	0	0	1,958	22,177	23,498	5,445	2,186	83,108	4,197	142,569
Oct-04	0	0	0	1,984	22,246	23,648	5,412	2,193	85,308	4,328	145,119
Nov-04	0	0	0	1,990	22,152	23,603	5,388	2,186	85,725	4,378	145,422
Dec-04	0	0	0	1,995	22,084	23,551	5,366	2,189	85,969	4,435	145,589
Jan-05	66,567	1,727	74,740	0	0	0	0	0	0	0	143,034
Feb-05	66,624	1,736	74,658	0	0	0	0	0	0	0	143,018
Mar-05	66,981	1,730	74,689	0	0	0	0	0	0	0	143,400
Apr-05	67,143	1,728	74,606	0	0	0	0	0	0	0	143,477
May-05	67,209	1,736	74,509	0	0	0	0	0	0	0	143,454
Jun-05	67,347	1,756	74,485	0	0	0	0	0	0	0	143,588
Jul-05	67,335	1,746	74,299	0	0	0	0	0	0	0	143,380
Aug-05	66,579	1,726	73,841	0	0	0	0	0	0	0	142,146
Sep-05	67,042	1,758	73,785	0	0	0	0	0	0	0	142,585
Oct-05	69,386	1,836	74,645	0	0	0	0	0	0	0	145,867
Nov-05	69,745	1,867	74,610	0	0	0	0	0	0	0	146,222
Dec-05	70,030	1,881	74,618	0	0	0	0	0	0	0	146,529
Jan-06	69,562	1,632	75,653	0	0	0	0	0	0	0	146,847
Feb-06	69,702	1,630	75,599	0	0	0	0	0	0	0	146,931

The following represents planholder enrollment by Carrier by month from January 2004 to February 2006.

Time Period	Aetna	Anthem	Bluegrass Family Health	CHA Health	Humana	United Healthcare	Total
Jan-04	0	0	54,654	32,885	56,186	0	143,725
Feb-04	0	0	54,671	32,822	56,287	0	143,780
Mar-04	0	0	54,757	32,773	56,507	0	144,037
Apr-04	0	0	54,653	32,622	56,525	0	143,800
May-04	0	0	54,515	32,560	56,543	0	143,618
Jun-04	0	0	54,440	32,491	56,569	0	143,500
Jul-04	0	0	54,263	32,382	56,601	0	143,246
Aug-04	0	0	53,827	32,031	56,168	0	142,026
Sep-04	0	0	53,865	32,030	56,674	0	142,569
Oct-04	0	0	54,655	32,327	58,136	0	145,118
Nov-04	0	0	54,705	32,310	58,406	0	145,421
Dec-04	0	0	54,732	32,329	58,528	0	145,589
Jan-05	0	21,353	52,343	27,496	0	41,840	143,032
Feb-05	0	21,355	52,342	27,467	0	41,852	143,016
Mar-05	0	21,418	52,461	27,513	0	42,005	143,397
Apr-05	0	21,429	52,486	27,537	0	42,023	143,475
May-05	0	21,399	52,470	27,524	0	42,055	143,448
Jun-05	0	21,386	52,505	27,571	0	42,121	143,583
Jul-05	0	21,348	52,432	27,617	0	41,981	143,378
Aug-05	0	21,142	51,916	27,450	0	41,633	142,141
Sep-05	0	21,137	52,157	27,497	0	41,782	142,573
Oct-05	0	21,675	53,326	27,951	0	42,908	145,860
Nov-05	0	21,715	53,455	27,983	0	43,060	146,213
Dec-05	0	21,740	53,574	28,023	0	43,188	146,525
Jan-06	0	0	0	0	146,847	0	146,847
Feb-06	0	0	0	0	146,931	0	146,931

The following details member enrollment (covered lives) from January 2004 through February 2006.



The following represents member enrollment by group by month from January 2005 to February 2006.

Date	School Boards	KTRS	KRS	State Employees	Others*	Totals
Feb-04	112,395	17,940	27,943	54,276	15,212	227,766
Mar-04	112,724	17,842	27,982	54,220	15,341	228,109
Apr-04	112,860	17,712	27,990	54,155	15,329	228,046
May-04	112,829	17,635	28,012	53,990	15,367	227,833
Jun-04	112,687	17,558	28,151	53,820	15,357	227,573
Jul-04	111,895	17,764	28,482	53,628	15,584	227,353
Aug-04	108,423	19,061	28,852	53,440	15,699	225,475
Sep-04	108,719	19,079	30,154	52,143	15,898	225,993
Oct-04	112,026	18,937	30,319	51,786	16,187	229,255
Nov-04	112,259	18,860	30,489	51,664	16,231	229,503
Dec-04	112,317	18,780	30,519	51,718	16,213	229,547
Jan-05	111,392	18,685	30,587	51,837	15,529	228,030
Feb-05	111,241	18,714	30,744	51,789	15,639	228,127
Mar-05	111,831	18,650	30,725	51,884	15,714	228,804
Apr-05	112,246	18,529	30,525	52,087	15,724	229,111
May-05	112,321	18,424	30,523	52,163	15,706	229,137
Jun-05	112,258	18,329	30,637	52,356	15,718	229,298
Jul-05	111,234	18,711	31,139	52,328	15,856	229,268
Aug-05	108,480	19,551	31,463	52,398	15,652	227,544
Sep-05	108,710	19,509	32,281	52,033	15,612	228,145
Oct-05	113,259	19,457	32,274	52,285	15,836	233,111
Nov-05	113,695	19,383	32,341	52,359	15,878	233,656
Dec-05	114,048	19,280	32,369	52,577	15,930	234,204
Jan-06	115,135	19,221	32,477	52,886	14,017	233,736
Feb-06	115,096	19,226	32,732	52,887	14,018	233,959

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

The following represents member enrollment by plan by month from January 2004 to February 2006.

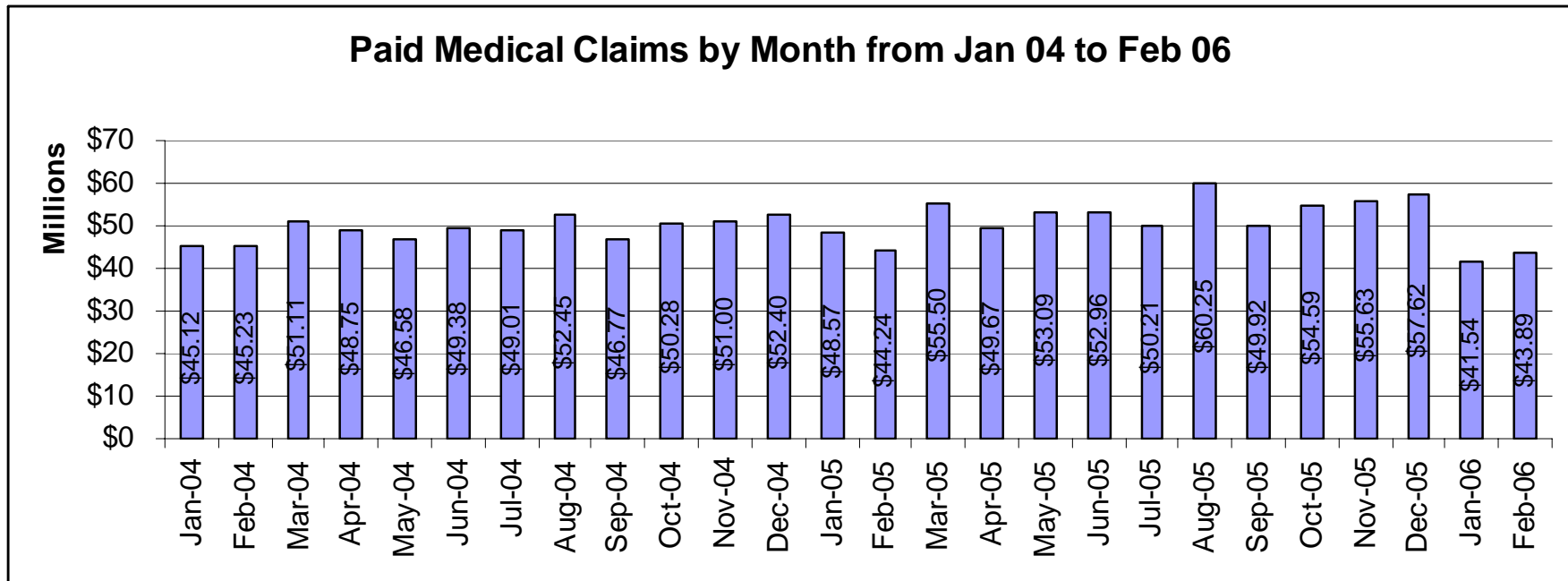
Time Period	Commonwealth Enhanced	Commonwealth Essential	Commonwealth Premiere	EPO Option C	HMO Option A	HMO Option B	POS Option A	POS Option B	PPO Option A	PPO Option B	Total
Jan-04	0	0	0	5,326	34,185	41,737	8,046	3,687	125,728	9,014	227,723
Feb-04	0	0	0	5,321	34,055	41,653	7,981	3,676	126,019	9,061	227,766
Mar-04	0	0	0	5,335	33,970	41,613	7,927	3,655	126,483	9,126	228,109
Apr-04	0	0	0	5,347	33,871	41,580	7,838	3,626	126,660	9,124	228,046
May-04	0	0	0	5,347	33,734	41,479	7,792	3,615	126,764	9,102	227,833
Jun-04	0	0	0	5,338	33,616	41,352	7,761	3,604	126,789	9,113	227,573
Jul-04	0	0	0	5,324	33,443	41,234	7,706	3,584	126,935	9,127	227,353
Aug-04	0	0	0	5,293	33,094	40,832	7,578	3,544	126,046	9,088	225,475
Sep-04	0	0	0	5,278	32,924	40,687	7,504	3,540	126,927	9,133	225,993
Oct-04	0	0	0	5,328	32,982	40,779	7,441	3,529	129,727	9,410	229,196
Nov-04	0	0	0	5,332	32,840	40,713	7,409	3,510	130,137	9,492	229,433
Dec-04	0	0	0	5,347	32,728	40,592	7,375	3,510	130,342	9,592	229,486
Jan-05	109,572	4,730	113,674	0	0	0	0	0	0	0	227,976
Feb-05	109,671	4,748	113,650	0	0	0	0	0	0	0	228,069
Mar-05	110,269	4,730	113,757	0	0	0	0	0	0	0	228,756
Apr-05	110,599	4,729	113,750	0	0	0	0	0	0	0	229,078
May-05	110,697	4,733	113,692	0	0	0	0	0	0	0	229,122
Jun-05	110,853	4,779	113,633	0	0	0	0	0	0	0	229,265
Jul-05	110,941	4,761	113,530	0	0	0	0	0	0	0	229,232
Aug-05	109,907	4,683	112,944	0	0	0	0	0	0	0	227,534
Sep-05	110,569	4,722	112,853	0	0	0	0	0	0	0	228,144
Oct-05	114,020	4,974	114,083	0	0	0	0	0	0	0	233,077
Nov-05	114,579	5,041	114,010	0	0	0	0	0	0	0	233,630
Dec-05	115,014	5,099	114,073	0	0	0	0	0	0	0	234,186
Jan-06	114,770	4,504	114,462	0	0	0	0	0	0	0	233,736
Feb-06	115,026	4,500	114,433	0	0	0	0	0	0	0	233,959

The following represents member enrollment by carrier by month from January 2004 to February 2006.

Time Period	Aetna	Anthem	Bluegrass Family Health	CHA Health	Humana	United Healthcare	Total
Jan-04	0	0	87,945	50,884	88,894	0	227,723
Feb-04	0	0	87,955	50,778	89,033	0	227,766
Mar-04	0	0	88,058	50,713	89,338	0	228,109
Apr-04	3	3	87,982	50,555	89,503	0	228,046
May-04	3	3	87,826	50,439	89,562	0	227,833
Jun-04	3	3	87,665	50,325	89,577	0	227,573
Jul-04	0	0	87,445	50,163	89,745	0	227,353
Aug-04	0	0	86,718	49,646	89,111	0	225,475
Sep-04	0	0	86,649	49,561	89,783	0	225,993
Oct-04	0	0	87,661	49,895	91,639	0	229,195
Nov-04	0	0	87,657	49,843	91,932	0	229,432
Dec-04	0	0	87,645	49,805	92,036	0	229,486
Jan-05	0	33,571	85,098	42,879	0	66,426	227,974
Feb-05	0	33,594	85,173	42,845	0	66,454	228,066
Mar-05	0	33,720	85,391	42,938	0	66,703	228,752
Apr-05	0	33,739	85,499	42,985	0	66,849	229,072
May-05	0	33,735	85,527	42,977	0	66,875	229,114
Jun-05	0	33,715	85,531	43,052	0	66,958	229,256
Jul-05	0	33,707	85,537	43,137	0	66,847	229,228
Aug-05	0	33,449	84,785	42,899	0	66,395	227,528
Sep-05	0	33,425	85,076	42,947	0	66,681	228,129
Oct-05	0	34,303	86,826	43,636	0	68,294	233,059
Nov-05	0	34,423	86,999	43,675	0	68,520	233,617
Dec-05	0	34,515	87,181	43,756	0	68,730	234,182
Jan-06	0	0	0	0	233,736	0	233,736
Feb-06	0	0	0	0	233,959	0	233,959

Paid Medical Claims

Paid medical claims (does not include Rx) by month from January 2004 through February 2006.



NOTE: Includes run out data from all Carriers

The following represents paid medical claims by group by month from January 2004 to February 2006.

	School Boards	KTRS	KRS	State Employees	Others*	Totals
Jan-04	\$19,219,274.38	\$5,248,237.79	\$7,502,405.51	\$9,803,294.30	\$3,343,851.36	\$45,117,063.34
Feb-04	\$18,676,357.23	\$4,721,750.47	\$8,039,516.43	\$10,094,120.80	\$3,701,618.81	\$45,233,363.74
Mar-04	\$20,964,650.90	\$5,849,931.48	\$9,163,227.47	\$11,675,123.51	\$3,460,473.29	\$51,113,406.65
Apr-04	\$20,689,616.79	\$5,602,361.16	\$8,617,072.95	\$10,421,834.20	\$3,423,360.61	\$48,754,245.71
May-04	\$19,586,432.56	\$5,182,982.40	\$8,273,809.08	\$9,982,389.66	\$3,553,659.06	\$46,579,272.76
Jun-04	\$20,781,732.27	\$5,754,129.54	\$8,884,743.50	\$10,604,378.78	\$3,355,685.57	\$49,380,669.66
Jul-04	\$21,803,564.34	\$5,773,625.16	\$8,278,631.03	\$9,915,699.26	\$3,240,428.01	\$49,011,947.80
Aug-04	\$22,446,647.89	\$6,198,640.61	\$9,302,945.85	\$11,036,266.60	\$3,465,290.40	\$52,449,791.35
Sep-04	\$17,931,673.52	\$5,958,208.63	\$8,826,344.32	\$10,556,502.50	\$3,498,451.71	\$46,771,180.68
Oct-04	\$21,185,293.09	\$6,469,650.78	\$9,289,808.76	\$9,705,742.44	\$3,628,951.16	\$50,279,446.23
Nov-04	\$21,076,861.63	\$6,703,423.00	\$8,889,648.95	\$10,165,990.85	\$4,164,081.81	\$51,000,006.24
Dec-04	\$21,490,526.18	\$6,513,427.39	\$10,168,659.02	\$10,540,096.09	\$3,690,131.19	\$52,402,839.87
Jan-05	\$20,280,982.96	\$6,030,038.66	\$8,530,805.62	\$9,852,362.44	\$3,878,501.57	\$48,572,691.25
Feb-05	\$18,055,131.37	\$5,124,865.84	\$8,710,841.63	\$9,162,090.45	\$3,185,747.51	\$44,238,676.80
Mar-05	\$23,670,925.72	\$7,075,565.51	\$10,030,106.84	\$10,403,558.46	\$4,322,245.99	\$55,502,402.52
Apr-05	\$20,657,147.13	\$6,019,090.13	\$9,246,422.55	\$10,347,042.31	\$3,400,933.91	\$49,670,636.03
May-05	\$21,545,541.33	\$7,326,350.51	\$10,075,083.72	\$10,591,450.69	\$3,550,247.99	\$53,088,674.24
Jun-05	\$21,852,931.32	\$6,335,377.67	\$10,184,904.07	\$10,429,514.50	\$4,156,920.04	\$52,959,647.60
Jul-05	\$22,188,196.01	\$5,684,214.02	\$9,512,479.57	\$9,656,434.47	\$3,167,956.70	\$50,209,280.77
Aug-05	\$25,074,928.79	\$7,950,765.69	\$11,454,367.23	\$11,592,912.45	\$4,178,630.08	\$60,251,604.24
Sep-05	\$19,215,499.33	\$7,114,338.80	\$9,437,534.59	\$10,661,950.07	\$3,487,813.99	\$49,917,136.78
Oct-05	\$21,563,495.44	\$6,600,231.81	\$11,158,962.41	\$11,577,062.05	\$3,686,973.29	\$54,586,725.00
Nov-05	\$21,761,576.15	\$7,161,698.51	\$11,064,067.72	\$11,344,051.91	\$4,300,242.42	\$55,631,636.71
Dec-05	\$22,911,650.54	\$7,973,361.55	\$11,707,519.95	\$11,087,661.24	\$3,942,097.79	\$57,622,291.07
Jan-06	\$17,268,118.13	\$5,215,121.53	\$7,694,626.77	\$8,444,459.37	\$2,915,668.47	\$41,537,994.27
Feb-06	\$18,279,814.82	\$5,472,665.43	\$8,375,414.32	\$8,902,250.80	\$2,862,763.17	\$43,892,908.54

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

The following represents paid medical claims by plan by month from January 2005 to February 2006.

Time Period	Commonwealth Enhanced	Commonwealth Essential	Commonwealth Premiere	HMO*	POS*	PPO*	EPO Option C	Missing**	Total
Jan-04	\$43,327.45	\$35.30	\$4,916.10	\$18,407,853.30	\$4,478,332.44	\$21,286,799.58	\$461,890.40	\$433,908.77	\$45,117,063.34
Feb-04	\$12,346.55	\$118.84	-\$157.35	\$18,098,381.07	\$3,937,744.56	\$22,453,132.19	\$435,361.72	\$296,436.16	\$45,233,363.74
Mar-04	\$9,951.20	\$1,534.98	\$48,923.46	\$19,881,827.53	\$3,673,474.60	\$26,820,291.74	\$468,982.66	\$208,420.48	\$51,113,406.65
Apr-04	\$24,497.83	\$82.44	\$30,105.81	\$18,644,979.34	\$3,576,581.82	\$25,872,883.37	\$467,962.97	\$137,152.13	\$48,754,245.71
May-04	\$12,981.34	\$34.47	\$23,340.12	\$17,802,659.18	\$3,743,738.78	\$24,355,731.75	\$403,877.06	\$236,910.06	\$46,579,272.76
Jun-04	\$13,001.31	\$1,047.27	\$36,764.78	\$17,172,989.94	\$3,282,972.12	\$28,248,148.95	\$443,538.27	\$182,207.02	\$49,380,669.66
Jul-04	\$16,264.79	\$542.13	\$6,018.33	\$17,106,943.89	\$3,792,769.08	\$27,450,775.98	\$483,777.12	\$154,856.48	\$49,011,947.80
Aug-04	\$15,684.64	\$31,345.33	\$7,921.91	\$19,539,334.83	\$3,622,066.38	\$28,725,262.60	\$425,497.66	\$82,678.00	\$52,449,791.35
Sep-04	\$9,512.93	\$503.49	\$89,854.38	\$16,824,397.34	\$3,039,643.68	\$26,120,198.93	\$523,930.76	\$163,139.17	\$46,771,180.68
Oct-04	\$46,121.39	\$745.02	\$65,359.73	\$18,028,471.36	\$2,909,888.15	\$28,487,182.66	\$499,595.21	\$242,082.71	\$50,279,446.23
Nov-04	\$26,608.28	\$33,596.67	\$180,473.01	\$18,048,768.84	\$3,672,107.10	\$28,193,315.80	\$482,708.05	\$362,428.49	\$51,000,006.24
Dec-04	\$32,898.60	\$18,530.03	\$96,248.92	\$18,781,801.17	\$3,281,618.55	\$29,463,263.21	\$521,450.26	\$207,029.13	\$52,402,839.87
Jan-05	\$3,432,286.03	\$36,079.21	\$5,887,072.45	\$15,176,780.62	\$2,458,892.14	\$20,883,225.68	\$300,387.82	\$397,967.30	\$48,572,691.25
Feb-05	\$12,405,264.76	\$295,448.53	\$22,974,228.12	\$3,590,723.65	\$558,723.28	\$4,209,672.35	\$84,012.43	\$120,603.68	\$44,238,676.80
Mar-05	\$17,275,227.63	\$393,240.20	\$32,133,992.89	\$1,684,649.47	\$420,905.05	\$3,330,271.11	\$22,450.15	\$241,666.02	\$55,502,402.52
Apr-05	\$16,273,134.21	\$348,890.30	\$30,369,874.61	\$684,088.43	\$139,613.04	\$1,737,521.78	\$38,306.50	\$79,207.16	\$49,670,636.03
May-05	\$17,207,698.77	\$304,964.03	\$33,900,994.54	\$280,329.56	\$222,855.56	\$970,456.80	\$21,239.31	\$180,135.67	\$53,088,674.24
Jun-05	\$18,207,794.50	\$383,068.52	\$33,074,081.50	\$238,300.91	\$91,350.37	\$315,274.98	\$7,559.49	\$642,217.33	\$52,959,647.60
Jul-05	\$17,236,284.28	\$383,758.11	\$31,182,911.72	\$351,398.43	\$73,419.95	\$865,520.89	\$8,969.06	\$107,018.33	\$50,209,280.77
Aug-05	\$21,786,412.53	\$443,271.56	\$37,312,101.04	\$170,672.55	\$70,641.99	\$357,084.04	(\$8,095.81)	\$119,516.34	\$60,251,604.24
Sep-05	\$17,701,613.12	\$683,803.77	\$30,954,643.96	\$196,320.03	\$27,241.10	\$198,952.25	\$2,267.77	\$152,294.78	\$49,917,136.78
Oct-05	\$19,786,861.13	\$529,537.22	\$33,769,463.93	\$40,352.58	(\$65,663.15)	\$86,611.50	\$4,889.82	\$434,671.97	\$54,586,725.00
Nov-05	\$19,823,151.63	\$579,769.76	\$34,162,559.50	\$151,469.82	\$51,608.00	\$61,587.24	\$3,454.90	\$798,035.86	\$55,631,636.71
Dec-05	\$20,182,473.53	\$708,204.15	\$35,837,554.85	\$263,282.04	\$46,033.06	\$95,348.64	\$45,483.81	\$443,910.99	\$57,622,291.07
Jan-06	\$14,924,886.43	\$434,219.11	\$25,820,308.86	-\$5,317.04	\$39,181.02	\$88,795.93	\$2.07	\$235,917.89	\$41,537,994.27
Feb-06	\$15,992,897.15	\$281,225.50	\$27,569,061.11	-\$122,292.39	\$11,863.50	\$9,487.49	\$230.27	\$150,435.91	\$43,892,908.54

*HMO = HMO Option A plus HMO Option B POS = POS Option A plus POS Option B PPO= PPO Option A plus PPO Option B

**Missing means the claims could not be tagged to a specific plan.

The following represents paid medical claims by Carrier by month from January 2004 to February 2006.

Time Period	Anthem	Bluegrass Family Health	CHA Health	Humana	United Healthcare	~Missing*	Total'
Jan-04	\$3,917,006.64	\$13,212,595.12	\$13,766,044.22	\$13,783,912.74	\$3,595.85	\$433,908.77	\$45,117,063.34
Feb-04	\$613,696.04	\$17,672,538.71	\$11,824,328.69	\$14,854,063.90	(\$27,699.76)	\$296,436.16	\$45,233,363.74
Mar-04	\$587,202.99	\$18,627,280.18	\$13,201,449.96	\$18,486,780.95	\$2,272.09	\$208,420.48	\$51,113,406.65
Apr-04	\$333,476.31	\$18,318,830.24	\$12,362,093.03	\$17,592,498.53	\$10,195.47	\$137,152.13	\$48,754,245.71
May-04	\$109,260.85	\$18,714,898.19	\$11,014,259.02	\$16,493,758.84	\$10,185.80	\$236,910.06	\$46,579,272.76
Jun-04	\$133,533.89	\$18,352,558.79	\$10,519,667.46	\$20,182,392.43	\$10,310.07	\$182,207.02	\$49,380,669.66
Jul-04	\$1,366.07	\$17,513,387.51	\$12,336,509.97	\$19,009,117.82	(\$3,290.05)	\$154,856.48	\$49,011,947.80
Aug-04	\$5,036.07	\$20,682,268.56	\$12,008,978.14	\$19,668,523.78	\$2,306.80	\$82,678.00	\$52,449,791.35
Sep-04	\$6,110.43	\$17,796,119.93	\$10,862,381.25	\$17,937,851.14	\$5,578.76	\$163,139.17	\$46,771,180.68
Oct-04	\$15,284.04	\$19,690,506.24	\$10,738,958.85	\$19,580,101.31	\$12,513.08	\$242,082.71	\$50,279,446.23
Nov-04	\$2,105.75	\$18,107,672.04	\$13,316,809.71	\$19,050,353.51	\$160,636.74	\$362,428.49	\$51,000,006.24
Dec-04	\$6,618.44	\$20,338,695.94	\$11,836,055.73	\$19,990,955.17	\$23,485.46	\$207,029.13	\$52,402,839.87
Jan-05	\$2,016,138.64	\$18,977,428.08	\$11,969,425.76	\$11,772,323.35	\$3,439,408.12	\$397,967.30	\$48,572,691.25
Feb-05	\$5,391,581.55	\$16,618,593.65	\$8,299,515.81	\$2,451,397.36	\$11,356,984.75	\$120,603.68	\$44,238,676.80
Mar-05	\$8,075,434.27	\$18,384,959.79	\$11,327,517.67	\$2,053,211.11	\$15,419,613.66	\$241,666.02	\$55,502,402.52
Apr-05	\$7,099,759.13	\$16,881,095.70	\$9,229,798.32	\$1,204,532.33	\$15,176,243.39	\$79,207.16	\$49,670,636.03
May-05	\$7,242,902.02	\$19,381,340.79	\$10,778,329.12	\$742,435.19	\$14,763,531.45	\$180,135.67	\$53,088,674.24
Jun-05	\$7,447,309.38	\$17,829,781.66	\$10,130,746.13	\$256,852.62	\$16,652,740.48	\$642,217.33	\$52,959,647.60
Jul-05	\$5,229,816.48	\$19,741,388.87	\$8,945,629.69	\$850,316.05	\$15,335,111.35	\$107,018.33	\$50,209,280.77
Aug-05	\$9,818,953.78	\$20,723,997.11	\$10,930,357.40	\$129,726.49	\$18,529,053.12	\$119,516.34	\$60,251,604.24
Sep-05	\$6,895,304.24	\$16,868,360.86	\$10,716,261.76	(\$17,496.01)	\$15,302,411.15	\$152,294.78	\$49,917,136.78
Oct-05	\$7,183,579.75	\$21,198,639.05	\$8,871,032.28	\$93,368.61	\$16,805,433.34	\$434,671.97	\$54,586,725.00
Nov-05	\$7,491,937.29	\$20,754,832.71	\$10,916,075.64	\$7,945.98	\$15,662,809.23	\$798,035.86	\$55,631,636.71
Dec-05	\$7,348,687.32	\$21,318,388.55	\$10,372,417.58	\$32,181.46	\$18,106,705.17	\$443,910.99	\$57,622,291.07
Jan-06	\$1,970.12	\$17,051,520.60	\$7,907,410.20	\$16,337,722.38	\$3,453.08	\$235,917.89	\$41,537,994.27
Feb-06	\$2,246.45	\$2,899,902.51	\$2,113,125.07	\$38,721,173.13	\$6,025.47	\$150,435.91	\$43,892,908.54

*Missing means the claims could not be tagged to a specific Carrier.

Medical Claims Utilization

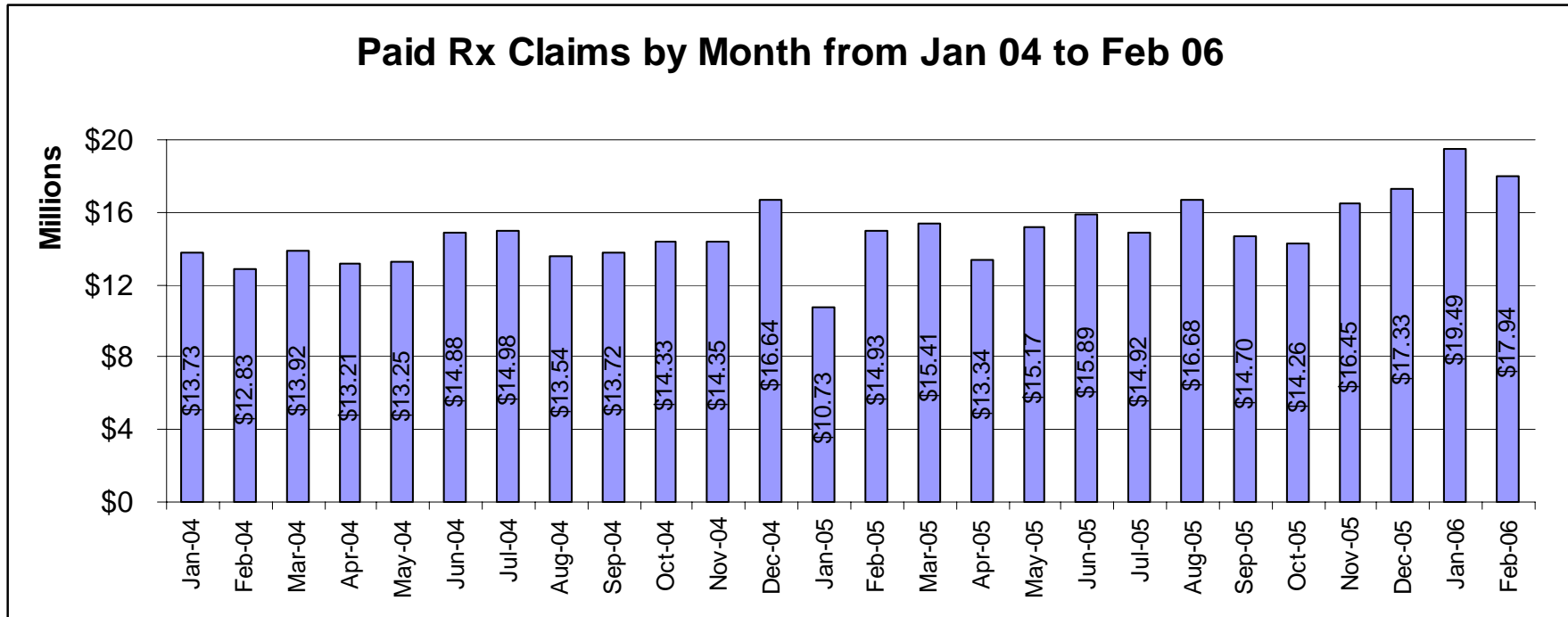
The following is based on medical claims (does not include Rx) incurred from January 2005 to November 2005.

Plans	Number of Hospital Admits per 1000 Members	Average Length of Stay per Admission	Total Admission Days Per 1000 Members	Office Visits per 1000 Members	ER Visits Per 1000 Members	Outpatient Laboratory Services Per 1000 Members	Outpatient Radiology Services Per 1000 Members
Commonwealth Enhanced	58.85	3.57	209.91	6,356.25	190.06	5,765.41	2,158.98
Commonwealth Essential	47.65	3.42	162.8	3,620.06	194.95	3,665.21	1,407.94
Commonwealth Premiere	99.6	3.97	395.85	8,497.14	226.64	8,362.63	3,158.14
HMO Option A		2					
PPO Option A		14					
~Missing*		3.93					
All Plans	80	3.82	305.89	7,373.97	208.6	7,020.58	2,642.40

*Missing means the claims could not be tagged to a specific plan.

Paid Prescription (Rx) Claims

Paid Rx claims by month from January 2004 through February 2006.



NOTE: Includes run out data from all Carriers

The following represents paid Rx claims by group by month from January 2004 to February 2006.

	School Boards	KTRS	KRS	State Employees	Others*	Total RX
Jan-04	\$5,387,364.03	\$2,026,272.52	\$2,750,452.33	\$2,693,006.30	\$874,448.53	\$13,731,543.71
Feb-04	\$5,063,310.71	\$1,806,837.47	\$2,584,633.77	\$2,550,432.90	\$823,402.87	\$12,828,617.72
Mar-04	\$5,556,194.59	\$1,965,540.33	\$2,737,012.92	\$2,776,646.05	\$883,099.28	\$13,918,493.17
Apr-04	\$5,196,902.58	\$1,884,019.84	\$2,666,490.17	\$2,625,025.48	\$835,187.91	\$13,207,625.98
May-04	\$5,193,702.00	\$1,894,382.95	\$2,701,037.76	\$2,633,942.93	\$824,822.13	\$13,247,887.77
Jun-04	\$5,888,145.20	\$2,177,000.27	\$2,978,979.63	\$2,916,479.14	\$923,248.06	\$14,883,852.30
Jul-04	\$5,809,949.92	\$2,232,675.27	\$3,072,209.85	\$2,908,327.10	\$956,790.92	\$14,979,953.06
Aug-04	\$5,112,048.13	\$2,028,885.32	\$2,852,768.47	\$2,662,210.93	\$883,851.01	\$13,539,763.86
Sep-04	\$5,218,012.70	\$2,067,207.05	\$2,973,502.48	\$2,581,891.05	\$884,238.79	\$13,724,852.07
Oct-04	\$5,473,082.77	\$2,123,976.60	\$3,094,575.87	\$2,687,000.93	\$947,429.77	\$14,326,065.94
Nov-04	\$5,521,851.23	\$2,105,520.52	\$3,109,765.78	\$2,650,984.06	\$963,542.31	\$14,351,663.90
Dec-04	\$6,492,717.98	\$2,497,251.80	\$3,549,359.17	\$3,012,664.16	\$1,088,721.30	\$16,640,714.41
Jan-05	\$4,101,039.47	\$1,558,577.91	\$2,246,154.29	\$2,170,144.88	\$653,051.00	\$10,728,967.55
Feb-05	\$5,898,620.60	\$2,108,241.40	\$3,112,471.63	\$2,832,430.28	\$982,061.76	\$14,933,825.67
Mar-05	\$6,097,216.98	\$2,214,378.51	\$3,255,888.18	\$2,900,787.38	\$942,148.44	\$15,410,419.49
Apr-05	\$5,184,385.16	\$1,961,855.82	\$2,743,953.35	\$2,565,235.34	\$889,354.57	\$13,344,784.24
May-05	\$5,803,537.13	\$2,230,174.89	\$3,270,893.76	\$2,888,762.29	\$974,993.61	\$15,168,361.68
Jun-05	\$6,195,272.53	\$2,295,193.74	\$3,518,280.74	\$2,909,353.30	\$975,619.76	\$15,893,720.07
Jul-05	\$5,623,207.12	\$2,255,859.55	\$3,275,739.95	\$2,836,915.02	\$929,686.79	\$14,921,408.43
Aug-05	\$6,212,588.33	\$2,581,213.42	\$3,723,911.00	\$3,085,288.08	\$1,078,502.43	\$16,681,503.26
Sep-05	\$5,503,604.52	\$2,205,741.65	\$3,316,953.75	\$2,688,375.38	\$983,893.69	\$14,698,568.99
Oct-05	\$5,241,935.45	\$2,175,265.15	\$3,108,200.59	\$2,769,964.67	\$969,414.52	\$14,264,780.38
Nov-05	\$6,282,555.79	\$2,458,542.91	\$3,721,571.52	\$2,959,075.12	\$1,028,963.97	\$16,450,709.31
Dec-05	\$6,603,604.81	\$2,565,048.70	\$3,979,714.58	\$3,060,618.70	\$1,117,681.96	\$17,326,668.75
Jan-06	\$7,720,760.93	\$2,893,863.77	\$4,213,373.97	\$3,545,857.64	\$1,113,004.96	\$19,486,861.27
Feb-06	\$7,099,165.71	\$2,549,061.30	\$3,953,708.35	\$3,321,341.00	\$1,019,066.11	\$17,942,342.47

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

The following represents paid Rx claims by plan by month from January 2004 to February 2006.

Time Period	Commonwealth Enhanced	Commonwealth Essential	Commonwealth Premiere	HMO*	POS*	PPO*	EPO Option C	Missing**	Total
Jan-04	\$1,372.09	\$5.53	\$2,646.78	\$4,654,974.58	\$1,084,942.30	\$7,918,137.95	\$52,445.67	\$17,018.81	\$13,731,543.71
Feb-04	\$3,448.05	\$5.53	\$3,116.32	\$4,532,302.71	\$1,002,368.50	\$7,210,252.85	\$48,014.38	\$29,109.38	\$12,828,617.72
Mar-04	\$2,562.48	\$5.53	\$4,507.94	\$4,883,714.46	\$1,101,988.53	\$7,849,451.23	\$53,560.40	\$22,702.60	\$13,918,493.17
Apr-04	\$2,309.57	\$5.53	\$2,492.77	\$4,612,907.12	\$1,043,577.67	\$7,479,497.78	\$53,936.90	\$12,898.64	\$13,207,625.98
May-04	\$2,337.65	\$19.62	\$4,165.74	\$4,614,436.75	\$1,055,152.73	\$7,496,119.37	\$58,862.51	\$16,793.40	\$13,247,887.77
Jun-04	\$1,957.08	\$6.33	\$5,695.13	\$5,445,222.46	\$1,345,056.73	\$8,012,865.51	\$60,810.12	\$12,238.94	\$14,883,852.30
Jul-04	\$2,192.81	\$6.33	\$2,691.27	\$5,366,858.62	\$1,291,767.38	\$8,242,057.48	\$61,629.12	\$12,750.05	\$14,979,953.06
Aug-04	\$1,350.13	\$185.37	\$3,511.35	\$4,732,295.58	\$1,052,922.88	\$7,674,395.96	\$58,715.18	\$16,387.41	\$13,539,763.86
Sep-04	\$3,510.32	\$161.84	\$4,716.74	\$4,675,238.69	\$1,026,776.42	\$7,941,188.29	\$54,500.62	\$18,759.15	\$13,724,852.07
Oct-04	\$6,806.67	\$583.69	\$9,559.63	\$4,941,842.16	\$1,055,391.95	\$8,234,012.06	\$59,894.18	\$17,975.60	\$14,326,065.94
Nov-04	\$7,630.74	\$453.29	\$14,122.65	\$5,029,952.46	\$1,118,400.34	\$8,090,612.19	\$56,294.63	\$34,197.60	\$14,351,663.90
Dec-04	\$9,894.00	\$847.63	\$17,730.84	\$5,723,302.94	\$1,350,608.54	\$9,432,711.99	\$68,924.45	\$36,694.02	\$16,640,714.41
Jan-05	\$3,406,592.98	\$73,389.52	\$6,687,696.45	\$174,843.43	\$63,660.01	\$304,016.64	\$2,631.21	\$16,137.31	\$10,728,967.55
Feb-05	\$5,330,558.26	\$107,881.61	\$9,447,930.59	(\$733.02)	(\$250.59)	\$8,084.31	\$22.21	\$40,332.30	\$14,933,825.67
Mar-05	\$5,500,559.25	\$114,837.61	\$9,756,093.75	\$56.99	\$3.74	\$1,556.46	(\$377.60)	\$37,689.29	\$15,410,419.49
Apr-05	\$4,766,737.20	\$94,472.97	\$8,454,778.43	\$569.29	\$156.36	\$2,185.75	\$0.00	\$25,884.24	\$13,344,784.24
May-05	\$5,376,514.53	\$109,237.15	\$9,654,282.18	(\$346.49)	\$759.73	(\$2,129.87)	\$0.00	\$30,044.45	\$15,168,361.68
Jun-05	\$5,660,714.07	\$112,389.53	\$10,084,571.69	\$242.36	\$0.00	\$1,999.77	\$185.70	\$33,616.95	\$15,893,720.07
Jul-05	\$5,258,029.59	\$102,011.00	\$9,538,293.91	\$0.00	\$0.00	\$0.00	\$0.00	\$23,073.93	\$14,921,408.43
Aug-05	\$5,842,453.08	\$118,030.80	\$10,688,721.89	\$0.00	\$0.00	\$0.00	\$0.00	\$32,297.49	\$16,681,503.26
Sep-05	\$5,295,412.72	\$117,153.51	\$9,242,492.25	\$0.00	\$0.00	\$0.00	\$0.00	\$43,510.51	\$14,698,568.99
Oct-05	\$5,062,053.63	\$114,461.07	\$9,040,812.54	\$0.00	\$0.00	\$0.00	\$0.00	\$47,453.14	\$14,264,780.38
Nov-05	\$5,893,528.15	\$119,812.67	\$10,365,966.40	\$0.00	\$0.00	\$0.00	\$0.00	\$71,402.09	\$16,450,709.31
Dec-05	\$6,269,189.35	\$135,775.53	\$10,833,721.91	\$0.00	\$0.00	\$0.00	\$0.00	\$87,981.96	\$17,326,668.75
Jan-06	\$6,821,709.71	\$110,367.56	\$12,514,631.27	\$0.00	\$0.00	\$0.00	\$0.00	\$40,152.73	\$19,486,861.27
Feb-06	\$6,504,124.93	\$94,974.30	\$11,237,476.02	\$0.00	\$0.00	\$0.00	\$0.00	\$105,767.22	\$17,942,342.47

*HMO = HMO Option A plus HMO Option B POS = POS Option A plus POS Option B PPO= PPO Option A plus PPO Option B

**Missing means the claims could not be tagged to a specific plan.

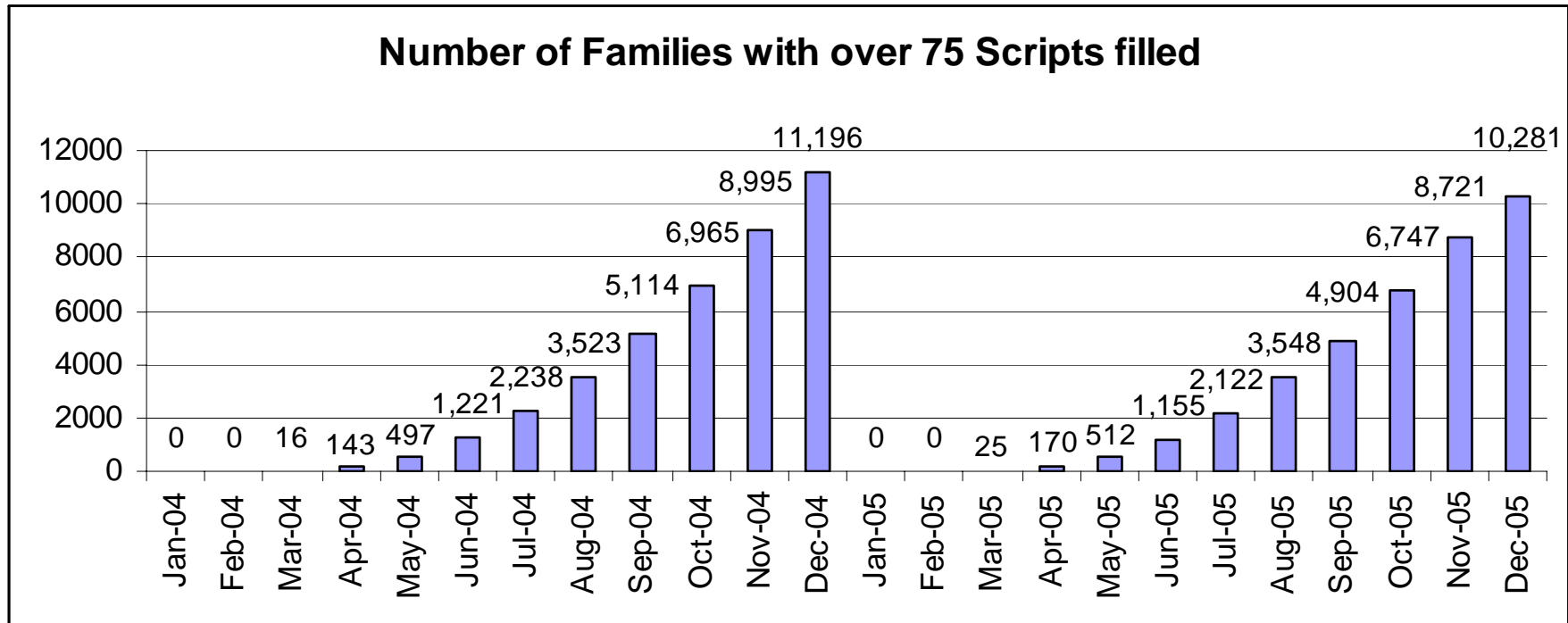
The following represents paid Rx claims by Carrier by month from January 2004 to February 2006.

Time Period	Anthem	Bluegrass Family Health	CHA Health	Humana	United Healthcare	~Missing*	Total
Jan-04	\$654,783.84	\$4,744,093.00	\$3,168,966.62	\$5,146,571.33	\$110.11	\$17,018.81	\$13,731,543.71
Feb-04	\$2,199.69	\$4,581,281.82	\$3,146,385.11	\$5,067,498.95	\$2,142.77	\$29,109.38	\$12,828,617.72
Mar-04	\$1,350.89	\$5,233,363.43	\$3,268,847.85	\$5,390,730.71	\$1,497.69	\$22,702.60	\$13,918,493.17
Apr-04	(\$6,432.45)	\$4,893,145.60	\$3,174,160.52	\$5,132,441.19	\$1,412.48	\$12,898.64	\$13,207,625.98
May-04	\$1,256.49	\$4,840,735.57	\$3,186,175.81	\$5,200,652.21	\$2,274.29	\$16,793.40	\$13,247,887.77
Jun-04	\$993.00	\$5,098,821.72	\$4,595,910.98	\$5,173,583.45	\$2,304.21	\$12,238.94	\$14,883,852.30
Jul-04	\$640.31	\$5,110,461.71	\$4,490,116.45	\$5,363,849.89	\$2,134.65	\$12,750.05	\$14,979,953.06
Aug-04	\$726.17	\$5,297,288.36	\$3,046,687.87	\$5,176,710.78	\$1,963.27	\$16,387.41	\$13,539,763.86
Sep-04	\$947.79	\$5,014,361.15	\$3,156,172.21	\$5,530,419.61	\$4,192.16	\$18,759.15	\$13,724,852.07
Oct-04	\$505.24	\$5,436,092.23	\$3,218,659.65	\$5,649,970.15	\$2,863.07	\$17,975.60	\$14,326,065.94
Nov-04	\$2,040.60	\$5,588,085.89	\$3,274,914.66	\$5,447,578.11	\$4,847.04	\$34,197.60	\$14,351,663.90
Dec-04	\$2,720.63	\$5,487,652.25	\$4,742,316.92	\$6,364,495.85	\$6,834.74	\$36,694.02	\$16,640,714.41
Jan-05	\$917,487.84	\$5,200,323.62	\$2,640,536.00	\$206,434.42	\$1,748,048.36	\$16,137.31	\$10,728,967.55
Feb-05	\$2,364,682.00	\$5,285,548.18	\$2,701,612.72	\$5,476.11	\$4,536,174.36	\$40,332.30	\$14,933,825.67
Mar-05	\$2,164,851.74	\$5,754,707.27	\$2,660,479.24	\$1,011.06	\$4,791,680.89	\$37,689.29	\$15,410,419.49
Apr-05	\$2,296,735.38	\$5,362,853.33	\$2,415,523.82	\$3,403.00	\$3,240,384.47	\$25,884.24	\$13,344,784.24
May-05	\$2,294,181.53	\$5,644,024.54	\$2,482,073.71	(\$1,448.46)	\$4,719,485.91	\$30,044.45	\$15,168,361.68
Jun-05	\$2,357,018.57	\$5,254,220.54	\$2,423,219.01	\$3,923.76	\$5,821,721.24	\$33,616.95	\$15,893,720.07
Jul-05	\$2,235,338.54	\$5,421,008.87	\$2,517,489.66	\$918.26	\$4,723,579.17	\$23,073.93	\$14,921,408.43
Aug-05	\$2,377,169.43	\$5,855,001.43	\$3,745,127.40	\$1,506.05	\$4,670,401.46	\$32,297.49	\$16,681,503.26
Sep-05	\$2,494,296.92	\$5,363,388.97	\$2,636,083.17	\$1,291.42	\$4,159,998.00	\$43,510.51	\$14,698,568.99
Oct-05	\$2,302,245.82	\$6,601,721.77	\$2,742,034.95	\$1,857.58	\$2,569,467.12	\$47,453.14	\$14,264,780.38
Nov-05	\$2,632,000.57	\$5,868,366.98	\$2,763,335.23	\$3,645.27	\$5,111,959.17	\$71,402.09	\$16,450,709.31
Dec-05	\$2,589,832.93	\$5,884,619.22	\$2,756,845.05	\$4,444.53	\$6,002,945.06	\$87,981.96	\$17,326,668.75
Jan-06	\$6,446.93	\$30,670.32	\$1,510,915.73	\$17,890,656.37	\$8,019.19	\$40,152.73	\$19,486,861.27
Feb-06	\$2,157.46	\$3,795.43	\$1,702.96	\$17,828,786.83	\$132.57	\$105,767.22	\$17,942,342.47

*Missing means the claims could not be tagged to a specific Carrier.

Prescription Drug Utilization

The following details the number of families that have purchased 75 scripts or more from January 2004 through December 2005. After a family has filled 75 prescriptions the co-payment was reduced to \$10 for 2nd tier and \$20 for 3rd tier.



The following details the type of prescription filled and the % that were generic. The generic efficiency rate increased in 2006.

	Generic	Brand Name, Generic Available	Brand Name	Other*	Total	Scripts Rx % Generic
Jan-04	158,086	26,499	167,519	6,828	358,932	44.04%
Feb-04	147,262	23,896	151,885	6,808	329,851	44.65%
Mar-04	158,959	27,554	163,950	5,439	355,902	44.66%
Apr-04	146,593	25,782	151,693	5,376	329,444	44.50%
May-04	146,796	25,559	151,730	5,458	329,543	44.55%
Jun-04	165,772	28,523	163,472	6,420	364,187	45.52%
Jul-04	166,644	27,347	161,640	7,361	362,992	45.91%
Aug-04	152,472	23,302	147,481	7,254	330,509	46.13%
Sep-04	151,822	22,176	149,171	7,980	331,149	45.85%
Oct-04	161,828	22,264	153,973	6,874	344,939	46.91%
Nov-04	163,722	21,296	153,814	7,915	346,747	47.22%
Dec-04	185,782	23,597	173,025	11,091	393,495	47.21%
Jan-05	130,728	15,774	113,462	6,072	266,036	49.14%
Feb-05	175,653	19,655	158,134	7,689	361,131	48.64%
Mar-05	180,516	20,115	162,466	8,052	371,149	48.64%
Apr-05	153,921	17,499	138,202	7,111	316,733	48.60%
May-05	166,973	18,631	151,435	7,636	344,675	48.44%
Jun-05	173,467	19,377	155,358	8,121	356,323	48.68%
Jul-05	158,402	17,883	139,581	7,469	323,335	48.99%
Aug-05	179,314	20,001	156,493	9,108	364,916	49.14%
Sep-05	155,345	16,965	139,534	8,761	320,605	48.45%
Oct-05	150,252	15,975	128,111	8,000	302,338	49.70%
Nov-05	174,155	18,082	152,179	10,909	355,325	49.01%
Dec-05	178,563	18,200	152,652	16,872	366,287	48.75%
Jan-06	203,802	18,995	159,420	9,416	391,633	52.04%
Feb-06	186,734	16,090	145,417	8,403	356,644	52.36%

*Includes: Over the Counter (usually includes items such as diabetic supplies, syringes, test strips, etc.), Other/Unavailable, or Missing (unable to tag to a specific group).

The following top 25 drug analysis is based on Rx claims incurred from January 2005 to November 2005.

Product Name	Total Rx Payments	Net Pay Rx as % of All Drugs	Number of Scripts	Net Pay Per Day Supply Rx	Number of members receiving an RX
LIPITOR	\$8,062,303	4.77%	104,318	\$2.23	17,908
ENBREL	\$3,884,906	2.30%	2,450	\$52.10	375
EFFEXOR-XR	\$3,626,150	2.15%	31,401	\$3.60	5,387
NEXIUM	\$3,402,505	2.01%	24,879	\$3.97	4,784
SINGULAIR	\$3,303,401	1.95%	44,291	\$2.24	10,375
PROTONIX	\$3,113,283	1.84%	29,580	\$3.18	6,034
ZOCOR	\$3,080,747	1.82%	25,658	\$3.43	4,927
ZOLOFT	\$2,870,431	1.70%	41,596	\$2.09	8,189
PREVACID	\$2,720,247	1.61%	20,529	\$3.94	4,550
AVANDIA	\$2,322,660	1.37%	19,182	\$3.66	3,307
PLAVIX	\$2,290,422	1.35%	20,531	\$3.30	3,349
ACTOS	\$2,228,304	1.32%	15,230	\$4.33	2,558
WELLBUTRIN XL	\$2,219,660	1.31%	22,214	\$3.07	5,090
TOPAMAX	\$2,181,712	1.29%	11,390	\$5.97	2,529
LEXAPRO	\$1,932,627	1.14%	37,068	\$1.63	8,248
GABAPENTIN	\$1,796,310	1.06%	18,782	\$2.98	4,432
ZYRTEC	\$1,793,378	1.06%	49,207	\$1.12	14,948
ALLEGRA	\$1,787,425	1.06%	37,687	\$1.44	12,493
ADVAIR DISKUS 250/50	\$1,494,318	0.88%	10,172	\$4.45	3,286
FOSAMAX	\$1,429,597	0.85%	23,929	\$1.76	4,211
LOTREL	\$1,367,637	0.81%	22,821	\$1.77	3,499
FLONASE	\$1,350,408	0.80%	23,822	\$1.86	9,812
NORVASC	\$1,341,157	0.79%	33,988	\$1.17	5,411
COPAXONE	\$1,336,903	0.79%	894	\$41.90	131
TRICOR	\$1,300,497	0.77%	16,951	\$2.25	3,126

In summary the top 25 drugs represent 18% of the total scripts and over 36% of total Rx expenditures.

Summary	Total Rx Payments	Number of Scripts	Days Supply Rx
Top Drugs	\$62,236,987	688,570	22,944,671
All Product Names	\$169,043,293	3,813,547	104,565,893
Top Drugs as % of All Drugs	36.82%	18.06%	21.94%

Utilization

The top 25 clinical conditions based on “incurred claims” from January 2005 to November 2005 are detailed below.

Clinical Conditions	Total Medical Payments	Medical Payments Inpatient	Medical Payments Outpatient	Admissions per 1000 Members	Average Length of Stay per Admission	Office Visits Per 1000 Members	ER Visits Per 1000 Members
Coronary Artery Disease	\$32,605,490	\$22,021,706	\$10,557,849	5.33	3.3	71.19	2.36
Signs/Symptoms/Oth Cond, NEC	\$31,265,128	\$4,505,468	\$25,898,190	2.11	6.26	344.75	10.7
Respiratory Disord, NEC	\$27,127,605	\$6,783,701	\$20,258,011	2.69	2.66	125.57	14.72
Prevent/Admin Hlth Encounters	\$25,119,075	\$138,866	\$24,967,768	0.04	3.63	659.8	1.01
Gastroint Disord, NEC	\$22,900,875	\$5,507,834	\$17,353,649	2.22	4.29	151.03	14.6
Spinal/Back Disorders, NEC	\$18,444,736	\$3,796,361	\$14,574,931	1.15	2.84	362.64	5.31
Arthropathies/Joint Disord NEC	\$17,059,587	\$1,259,772	\$15,659,561	0.63	3.87	460.76	6.54
Osteoarthritis	\$15,883,074	\$9,091,286	\$6,702,148	2.62	3.55	151.46	0.4
Renal Function Failure	\$11,927,479	\$962,515	\$10,872,982	0.26	5.76	13.65	0.25
Pregnancy w Vaginal Delivery	\$10,929,245	\$10,851,621	\$77,114	7.47	2.35	0.57	0.03
Infections - ENT Ex Otitis Med	\$10,515,655	\$291,404	\$10,088,187	0.41	2.13	552.78	10.24
Cancer - Breast	\$9,691,634	\$497,947	\$9,158,372	0.37	5.06	44.62	0.07
Newborns, w/wo Complication	\$9,382,285	\$8,709,561	\$663,393	4.32	4.2	4.07	0.03
Condition Rel to Tx - Med/Surg	\$7,982,561	\$5,664,835	\$2,236,305	2.12	5.29	5.71	1.64
Cholecystitis/Cholelithiasis	\$7,769,075	\$1,885,344	\$5,881,774	1.2	3.24	7.03	1.26
ENT Disorders, NEC	\$7,643,954	\$139,177	\$7,483,222	0.14	2.83	648.07	2.33
Infec/Inflam - Skin/Subcu Tiss	\$7,640,746	\$2,005,243	\$5,576,547	1.18	4.46	246.75	4.73

Clinical Conditions	Total Medical Payments	Medical Payments Inpatient	Medical Payments Outpatient	Admissions per 1000 Members	Average Length of Stay per Admission	Office Visits Per 1000 Members	ER Visits Per 1000 Members
Gynecological Disord, NEC	\$7,119,644	\$1,093,846	\$6,023,800	0.73	2.23	87.41	1.18
Chemotherapy Encounters	\$6,859,267	\$1,180,209	\$5,678,769	0.29	6.34	1.01	0.01
Cardiac Arrhythmias	\$6,670,705	\$2,741,059	\$3,880,569	0.97	2.74	39.89	1.87
Diabetes	\$6,585,016	\$1,928,735	\$4,640,489	0.97	6.13	185.62	1.35
Urinary Tract Calculus	\$6,424,577	\$763,000	\$5,660,233	0.87	2.38	14.9	4.17
Hypertension, Essential	\$6,394,535	\$773,582	\$5,610,326	0.55	3.72	313.99	1.56
Pregnancy w Compl or Abortion	\$6,229,057	\$2,525,697	\$3,703,199	1.05	3.3	60.38	2.3
Hernia/Reflux Esophagitis	\$5,899,573	\$1,069,761	\$4,826,513	0.77	3.09	49.76	1.29

In summary the top 25 clinical conditions represent over 58% of total paid claims for all clinical conditions.

Summary	Total Medical Payments	Medical Payments Inpatient	Medical Payments Outpatient	Admissions Per 1000 Members	Average Length of Stay per Admission	Office Visits Per 1000 Members	ER Visits Per 1000 Members
Top Clinical Conditions	\$326,070,578	\$96,188,528	\$228,033,898	40.42	3.59	4,603.42	89.96
All Clinical Conditions	\$561,968,662	\$167,487,237	\$391,171,991	80	3.82	7,373.97	208.6
Top Clinical Conditions as % of All Clinical Conditions	58.02%	57.43%	58.30%	50.53%	93.94%	62.43%	43.12%

Claims Lag Analysis

The following claims lag information is based on medical claims (does not include Rx) incurred from January to November 2005.

Plans	Number of Medical Claims	Avg Days Lag Per Claim	% Claims Paid Within 30 Days	% Claims Paid Within 60 Days	% Claims Paid Within 90 Days
Commonwealth Enhanced	2,339,181	29.6	76.10%	90.82%	94.95%
Commonwealth Essential	66,210	35.6	69.68%	87.34%	92.56%
Commonwealth Premiere	3,538,141	30.4	75.00%	90.36%	94.77%
EPO Option C	1	17	100.00%	100.00%	100.00%
HMO Option A	123	69.7	55.28%	63.41%	79.67%
HMO Option B	182	39.9	59.89%	89.56%	96.15%
POS Option A	33	32.8	81.82%	81.82%	84.85%
POS Option B	19	39.4	63.16%	73.68%	89.47%
PPO Option A	784	51.7	46.05%	65.94%	76.66%
PPO Option B	21	29.7	47.62%	95.24%	100.00%
~Missing*	15,029	39.3	62.91%	85.08%	90.66%
All Plans	5,959,724	30.2	75.33%	90.49%	94.81%

*Missing means the claims could not be tagged to a specific plan.

Summary of Enrollment and Claims

The following illustrates the change in paid claims amounts by rolling year.

Paid Rolling Years	Members	Total Medical and Rx Claims	Total Medical Claims	Total RX Claims
Mar 2004 - Feb 2005	227,972	\$759,037,841	\$590,554,175	\$168,483,666
Mar 2005 - Feb 2006	230,831	\$816,461,066	\$624,870,938	\$191,590,128
% Change (Paid Roll Yrs)	1.30%	7.60%	5.80%	13.70%